Case 19-30430 Doc 44 Filed 07/17/19 Entered 07/17/19 20:09:27 Desc Mair Document Page 1 of 11

Fill in this information to identify your case:					
Debtor 1	Rodney Allen Pin	<u> </u>			
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:		WESTERN DISTRICT O	OF NORTH CAROLINA, CHARLOTTE	_	
Case number (if known)	3:19-bk-30430				

Check if this is an amended filing

## Official Form 106Sum

## **Summary of Your Assets and Liabilities and Certain Statistical Information**

12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Par	11: Summarize Your Assets		
			assets of what you own
1.	Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$	680,169.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	50,309.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	730,478.00
Par	2: Summarize Your Liabilities		
			liabilities nt you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column AAmount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	71,681.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e & chedule E/F	\$	8,396.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j & chedule E/F	\$	83,264.00
	Your total liabilities	\$	163,341.00
Par	3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income(Official Form 106I) Copy your combined monthly income from line 12 oSchedule I	\$	2,798.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	1,798.00
Par	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your ot	her sched	ules.
7	Yes What kind of debt do you have?		

- 7. What kind of debt do you have?
  - Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C.§ 159.

Entered 07/17/19 20:09:27 Case 19-30430 Filed 07/17/19 Doc 44 Desc Main Page 2 of 11
Case number (if known) 3:19-bk-30430 Document

Debtor 1	Pinckney,	Rodney	/ Allen
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Your debts are not primarily consumer debts.	You have nothing to report on this part of the form.	Check this box and submit this form to the
court with your other schedules.		

**From the** *Statement of Your Current Monthly Income*: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

3,499.00

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total cla	aim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	8,396.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	8,396.00

Case 19-30430 Doc 44 Filed 07/17/19 Entered 07/17/19 20:09:27 Document Page 3 of 11

		Doddine	nt rage or or ±±	
Fill in t	this information to identif	y your case:		
Debtor 1	Rodney Allen Pir	nckney		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		WESTERN DISTRICT O	OF NORTH CAROLINA, CHA	RLOTTE
Case number (if known)	3:19-bk-30430			

# Official Form 106C

# Schedule C: The Property You Claim as Exempt

4/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1:	Identify	/ the Pro	perty You	Claim as	Exempt
---------	----------	-----------	-----------	----------	--------

Pa	rt 1: Identify the Property You Claim as E	Exempt							
1.	Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.								
	■ You are claiming state and federal nonbank	■ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)							
	☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)								
2.	For any property you list on Schedule A/B	For any property you list on Schedule A/B that you claim as exempt, fill in the information below.							
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption					
		Copy the value from Schedule A/B	Check only one box for each exemption.						
	8525 Hammonds St	\$198,162.00	\$35,000.00	G.S. § 1C-1601(a)(1)					
(	Charlotte NC, 28214-1436 Line from Schedule A/B 1.1		100% of fair market value, up to any applicable statutory limit						
	2017 Ford F250 Line from Schedule A/B 3.2	\$35,050.00	\$3,500.00	G.S. § 1C-1601(a)(3)					
Lin	LINE HOIN SCHEUUIE A/B. 3.2		100% of fair market value, up to						

any applicable statutory limit

100% of fair market value, up to

any applicable statutory limit

\$5.000.00

Refridgerator \$2300, Washer/Dryer \$1900, Stove \$2800, Dishwasher \$800, Microwave \$400, Living room set \$1600, Bedroom Sets \$6376, Yard Tools \$1600

Line from Schedule A/B: 6.1

work tools Line from Schedule A/B: 40.1	\$800.00	\$800.00	G.S. § 1C-1601(a)(5)
ine nom <i>Schedule A/D</i> . <b>40.1</b>		100% of fair market value, up to any applicable statutory limit	

\$8.888.00

G.S. § 1C-1601(a)(4)

Document Page 4 of 11

Debtor 1 Pinckney, Rodney Allen

3. Are you claiming a homestead exemption of more than \$170,350?
(Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.)

No

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

No

Filed 07/17/19 Entered 07/17/19 20:09:27

Desc Main

Doc 44

Case 19-30430

Yes

Case 19-30430 Doc 44 Filed 07/17/19 Entered 07/17/19 20:09:27 Desc Main Document Page 5 of 11

		Do	cument Page 5	of 11		
	Fill in this information	to identify your case:				
Debto	r 1 Rodnev A	Allen Pinckney				
	First Name	Middle Name	Last Name		)	
Debto		Add the At				
(Spous	e if, filing) First Name	Middle Name	Last Name			
United	d States Bankruptcy Court		RICT OF NORTH CAROLIN	IA, CHARLOTTE		
Case	number 3:19-bk-3043	30				
(if know	rn)				■ Check	if this is an
					amend	led filing
Offic	ial Form 106D					
			01-1	I I. D I		
Sch	edule D: Credi	itors Who Have	Claims Secured	by Propert	У	12/15
	Yes. Fill in all of the inform	nation below.	th your other schedules. You l	have nothing else to re	port on this form.	
		itor has more than one secured o	laim list the creditor separately	Column A	Column B	Column C
for eac	ch claim. If more than one cre-	ditor has a particular claim, list the alphabetical order according to the	e other creditors in Part 2. As	Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion If any
2.1	Ford Motor Credit	Describe the propert	y that secures the claim:	\$24,000.00	\$35,050.00	\$0.00
	Creditor's Name	2017 Ford F250				
	PO Box 542000	As of the date you fil apply.	e, the claim is: Check all that			
	Omaha, NE 68154-800					
_	Number, Street, City, State & Zip C	Code Unliquidated				
		☐ Disputed				
_	owes the debt? Check one.	Nature of lien. Check				
	btor 1 only		made (such as mortgage or second	ured		
_	btor 2 only					
	btor 1 and Debtor 2 only least one of the debtors and a	_ , `	n as tax lien, mechanic's lien)			
LIA L	least one of the debtors and a	nomer 🗀 Juagment lien from	ı a ıawəull			

**Purchase Money Security** 

 $\hfill\square$  Check if this claim relates to a

community debt

Date debt was incurred

Other (including a right to offset)

Last 4 digits of account number

Case 19-30430 Doc 44 Filed 07/17/19 Entered 07/17/19 20:09:27 Desc Main Document Page 6 of 11

Debtor 1 Rodney Allen Pinckney	1	Case number (if known)	3:19-bk-30430	
First Name Middle N	Name Last Name			
2.2 Marlene Jones	Describe the property that secures the claim:	\$47,681.00	\$419,374.00	\$0.00
Creditor's Name  c/o Luke P Sbarra	8525 Hammonds St, Charlotte, NC 28214-1436			
6000 Fairview Rd Ste 1000 Charlotte, NC 28210-3353 Number, Street, City, State & Zip Code	As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated			
Who owes the debt? Check one.	■ Disputed Nature of lien. Check all that apply.			
■ Debtor 1 only □ Debtor 2 only	☐ An agreement you made (such as mortgage or se car loan)	cured		
☐ Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, mechanic's lien)			
☐ At least one of the debtors and another	Judgment lien from a lawsuit			
☐ Check if this claim relates to a community debt	Other (including a right to offset)			
Date debt was incurred	Last 4 digits of account number			
Add the dollar value of your entries in Co	lumn A on this page. Write that number here:	\$71,681.0	00	
If this is the last page of your form, add the Write that number here:	ne dollar value totals from all pages.	\$71,681.0	00	

#### Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Fill	in this information to identify y	our case:							
		y Allen Pinckney			_				
_	btor 2 buse, if filing)				_				
Uni	ited States Bankruptcy Court f	or the: WESTERN DISTRIC CHARLOTTE DIVISI	T OF NORTH CARO ON	LINA,					
Cas	se number 3:19-bk-304	130			С	heck if this is:			
(lf kr	nown)					An amende	d filing ent showing po	stactition o	hantar 12
							of the following	•	парцегто
	fficial Form 106I					MM / DD/ Y	YYY		
S	chedule I: Your I	Income							12/1
spo atta	use. If you are separated and ch a separate sheet to this for the control of the	f you are married and not filing wing your spouse is not filing wing wing the top of any addition	th you, do not includ	de informa	ation abo	ut your spou	se. If more sp	ace is nee	eded,
1.	Fill in your employment information.		Debtor 1			Debtor 2	or non-filing	spouse	
	If you have more than one job attach a separate page with	Employment status	■ Employed	■ Employed		■ Emple	oyed		
	information about additional employers.		☐ Not employed		☐ Not employed				
	Include part-time, seasonal,	<b>Occupation</b>	-						
	self-employed work.	Employer's name				Someth	ning Classic	Catering	g
	Occupation may include stude homemaker, if it applies.	dent or Employer's address					ndbergh St te, NC 2820		
		How long employed t	here?				months		
Par	rt 2: Give Details Abou	t Monthly Income							
unle	ss you are separated.	the date you file this form. If you more than one employer, com	, ,		•		•		
	ce, attach a separate sheet to the			. a ap.c	,, o. o . o. u	iai porcori cir		, 500	
					For	Debtor 1	For Debtor non-filing		
2.	, , ,	, salary, and commissions (but the monthly)	, ,	2.	\$	0.00	\$	212.00	
3.	Estimate and list monthly	overtime pay.		3.	+\$	0.00	+\$	0.00	
4.	Calculate gross Income. A	Add line 2 + line 3.		4.	\$	0.00	\$2	12.00	

Debt	or 1	Pinckney, Rodney Allen	_	Ca	se number (if k	nown	) 3	3:19-bk-304	130	
	Cor	by line 4 here	4.	F \$	or Debtor 1	0.00		For Debtor 2 non-filing sp	pouse	
	·	-	4.	φ		0.00	<u>,</u>	Ψ	212.00	-
5.		all payroll deductions:								
	5a.	Tax, Medicare, and Social Security deductions	5a.	\$		0.00	_	\$	12.00	_
	5b.	Mandatory contributions for retirement plans	5b.	\$		0.00	_	\$	0.00	_
	5c. 5d.	Voluntary contributions for retirement plans	5c. 5d.	\$ \$		0.00	_	\$	0.00	_
	5e.	Required repayments of retirement fund loans Insurance	5a. 5e.	φ \$		0.00 0.00	_	\$	0.00	_
	5f.	Domestic support obligations	5f.	\$		0.00	_	\$	0.00	_
	5g.	Union dues	5g.	\$		0.00	_	\$	0.00	_
	5h.	Other deductions. Specify:	5h.	+ \$			_	\$	0.00	_
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	— 6.	\$		0.00	_ )	\$	12.00	_
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$		0.00	)	\$	200.00	_
8.	List 8a.	tall other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total					_			_
		monthly net income.	8a.	\$	2,59	8.00	)_	\$	0.00	_
	8b.	Interest and dividends	8b.	\$	(	0.00	)	\$	0.00	_
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$		0.00	0	\$	0.00	
	8d.	Unemployment compensation	8d.	\$		0.00	_	\$	0.00	_
	8e.	Social Security	8e.	\$		0.00		\$	0.00	_
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:	8f.	\$		0.00	_ <u>o</u> _	\$	0.00	_
	8g.	Pension or retirement income	8g.	\$		0.00		\$	0.00	_
	8h.	Other monthly income. Specify:	8h.	+ \$		0.00	+	\$	0.00	_
9.	Add	d all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$_	2,598	8.00	ַ [	\$	0.0	0
10.	Cal	culate monthly income. Add line 7 + line 9.	10.	3	2,598.00	]+[	\$	200.00	= \$	2,798.00
		I the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		_	2,000.00	1	<b>—</b>			2,1 00.00
11.	State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify:  11. +\$ 0.00									
12.		If the amount in the last column of line 10 to the amount in line 11. The resulte that amount on the Summary of Schedules and Statistical Summary of Certain							\$	2,798.00
13.	_	you expect an increase or decrease within the year after you file this form? No.	•						Combin monthl	ned y income
		Yes. Explain: Debtors lost some rental income from renters not that process is ongoing, Debtor is working on a								

Fill	in this information to identify your case:				
Deb	tor 1 Rodney Allen Pinckney		Chec	k if this is:	
				An amended filing	
1	tor 2			A supplement show expenses as of the	ing postpetition chapter 13
(Spc	ouse, if filing)			expenses as or the	rollowing date.
Unit	ed States Bankruptcy Court for the: WESTERN DISTRICT OF NORTH CHARLOTTE DIVISION	I CAROLINA,	_	MM / DD / YYYY	
1	e number 3:19-bk-30430				
	ficial Form 106J				
So	chedule J: Your Expenses				12/15
info (if k					
1.	Is this a joint case?				
	■ No. Go to line 2.  ☐ Yes. Does Debtor 2 live in a separate household?				
	<ul><li>□ No</li><li>□ Yes. Debtor 2 must file Official Form 106J-2, Expenses for</li></ul>	or Separate Household	of Debtor	2.	
2.	Do you have dependents? ☐ No				
	Do not list Debtor 1 and Debtor 2. Fill out this information for each dependent	Dependent's relations Debtor 1 or Debtor 2	ship to	Dependent's age	Does dependent live with you?
	Do not state the			•	□ No
	dependents names.	Daughter		8	■ Yes □ No
		Son			■ Yes
		Son		1	■ Yes
				· -	□ No
					☐ Yes
3.	Do your expenses include expenses of people other than yourself and your dependents? ■ No Yes				
exp	Estimate Your Ongoing Monthly Expenses imate your expenses as of your bankruptcy filing date unless you enses as of a date after the bankruptcy is filed. If this is a supple licable date.				
valu	ude expenses paid for with non-cash government assistance if y ue of such assistance and have included it on Schedule I: Your Ir icial Form 106l.)			Your expo	enses
•	,				
4.	The rental or home ownership expenses for your residence. Incompayments and any rent for the ground or lot.	clude first mortgage	4. \$		0.00
	If not included in line 4:				
	4a. Real estate taxes		4a. \$		0.00
	4b. Property, homeowner's, or renter's insurance		4b. \$		0.00
	4c. Home maintenance, repair, and upkeep expenses		4c. \$		0.00
	4d. Homeowner's association or condominium dues		4d. \$		0.00
5.	Additional mortgage payments for your residence, such as home	e equity loans	5. \$		0.00

				3:19-bk-30430
6. <b>U</b>	Jtilities:			
-	Sa. Electricity, heat, natural gas	6a.	\$	200.00
	Sb. Water, sewer, garbage collection	6b.	\$	0.00
	Sc. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	300.00
	Sd. Other. Specify:	6d.	\$	0.00
	Food and housekeeping supplies	— 7.	\$	600.00
	Childcare and children's education costs	8.	\$	0.00
	Clothing, laundry, and dry cleaning	9.	\$	
	Personal care products and services	10.	\$	80.00
	•		· —	80.00
	Medical and dental expenses  Fransportation. Include gas, maintenance, bus or train fare.	11.	\$	25.00
	Oo not include car payments.	12.	\$	120.00
	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	4.00
14. (	Charitable contributions and religious donations	14.	\$	0.00
15. <b>I</b>	nsurance.		· <del></del>	
-	Oo not include insurance deducted from your pay or included in lines 4 or 20.			
•	5a. Life insurance	15a.	\$	0.00
•	5b. Health insurance	15b.	\$	40.00
	5c. Vehicle insurance	15c.	\$	300.00
	5d. Other insurance. Specify:	15d.	\$	0.00
	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.			
(	Specify: vehicle tax	16.	\$	49.00
	nstallment or lease payments:	47-	Φ.	
	7a. Car payments for Vehicle 1	17a.		0.00
	7b. Car payments for Vehicle 2	17b.	·	0.00
	7c. Other. Specify:	17c.	·	0.00
	7d. Other. Specify:	17d.	\$	0.00
	four payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	\$	0.00
	Other payments you make to support others who do not live with you.		\$	0.00
	Specify:	19.	<u> </u>	0.00
	Other real property expenses not included in lines 4 or 5 of this form or on Schedu		r Income.	
	20a. Mortgages on other property	20a.		0.00
2	20b. Real estate taxes	20b.	\$	0.00
2	20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
	20d. Maintenance, repair, and upkeep expenses	20d.	·	0.00
	20e. Homeowner's association or condominium dues	20e.	·	0.00
	Other: Specify:	21.	·	
			·Ψ	0.00
	Calculate your monthly expenses			
	22a. Add lines 4 through 21.		\$	1,798.00
2	22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	
2	22c. Add line 22a and 22b. The result is your monthly expenses.		\$	1,798.00
23.	Calculate your monthly net income.	İ		
	23a. Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	2,798.00
	23b. Copy your monthly expenses from line 22c above.	23b.	-\$ ———	1,798.00
4	2007 your monthly expended from the 220 above.	200.		1,730.00
2	23c. Subtract your monthly expenses from your monthly income.			
	The result is your monthly net income.	23c.	\$	1,000.00
04	No. 100 100 100 100 100 100 100 100 100 10	eu	0	
	Do you expect an increase or decrease in your expenses within the year after you for example, do you expect to finish paying for your car loan within the year or do you expect your loan.			ase or decrease because of a
	ror example, do you expect to linish paying for your car loan within the year or do you expect your in nodification to the terms of your mortgage?	mortgage p	ayment to more	ase of decrease because of a
	No.			
	Yes. Explain here:			

Fill in this i	Fill in this information to identify your case:						
Debtor 1	Rodney Allen Pinckney						
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse if, filing)	First Name	Middle Name	Last Name				
United States B	ankruptcy Court for the:	WESTERN DISTRICT OF NORTH CAROLINA, CHARLOTT DIVISION					
Case number (if known)	3:19-bk-30430						

Check if this is an amended filing

## Official Form 106Dec

# **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT a	an attorney to help you fill out bankruptcy forms?
■ No	
Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice,  Declaration, and Signature (Official Form 119)
Under penalty of perjury, I declare that I have read t that they are true and correct.	the summary and schedules filed with this declaration and
X _/s/ Rodney Allen Pinckney	x
Rodney Allen Pinckney Signature of Debtor 1	Signature of Debtor 2
Date <b>July 17. 2019</b>	Date